



To Start:

Log on at **www.BenefitReady.com**.

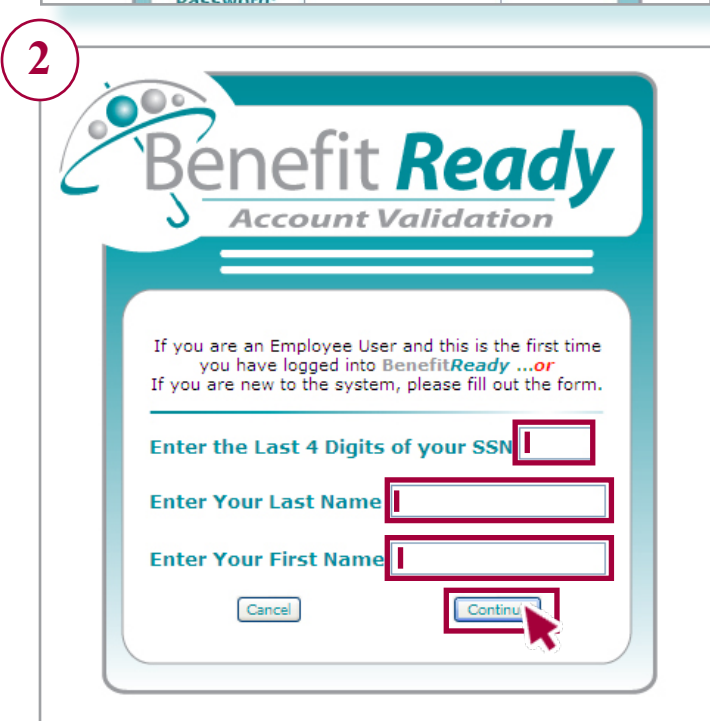
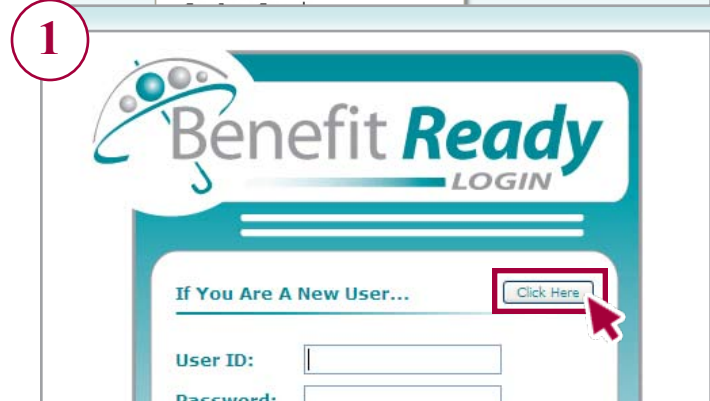
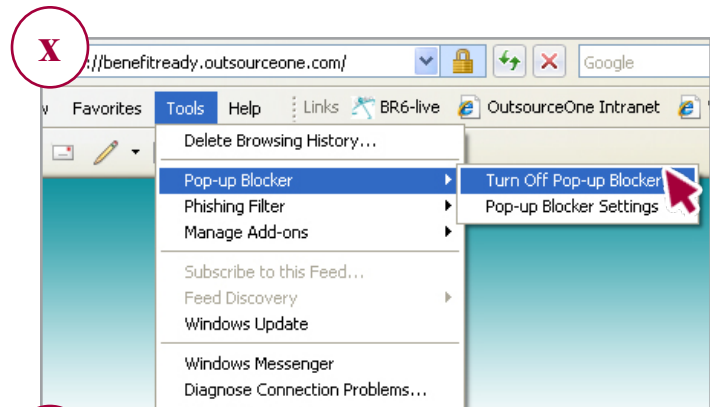
*(You may need to **allow pop-ups** in your web browser to use BenefitReady. Your browser may alert you that BenefitReady is attempting to open a pop up window, and to use the system you must allow it.)*

X. In Internet Explorer you can go to the **Tools** menu and allow pop ups BenefitReady site. If you have logged on to BenefitReady before, simply enter your User ID and Password. If this is your first login, follow the instructions below to create your own User ID and Password.

Create your own User Id and Password:

The Steps are simple:

1. Click on the **New User** Button.
2. Enter the **last four digits of your social security number**, your **last name**, and your **first name**. Click on **Continue**.





3. Create a User Id and Password by filling in the:

User Id field

(7-12 Characters using letters "A" through "Z" and/or numbers "0" through "9")

and

Password

(3-10 Characters using letters "A" through "Z" and/or numbers "0" through "9")

Confirm Password

(by typing it in exactly the same way)

Enter Your E-mail Address

(The E-mail field is not required, but providing an e-mail address will allow you to retrieve your User ID or Password should you forget them.)

Click on the **Create** Button

4. Log on with your new User ID and Password.

(Once you have created your new User ID and Password, you may change it at any time, from the **My Profile** menu option - **UserID and Password**, on your profile page.)

3

4



Viewing Your Dependents and Dependent Information

After logging in you will be brought to your **Profile page**. Please review your profile information and update your *marital status* if it is not correct.

You can also go to your *life plan elections* to add and assign your **beneficiaries**.

If you have *flexible spending accounts*, you can look up your balances and claim details.

1. To review your dependent information, click on the **My Profile** tab at the top of the screen and choose **Dependents**.
2. Any dependents will be listed on the **Dependent Screen**. To view that dependent's specific information, click on the **Plus sign** next to the dependent's name.
3. Please review the information. If any information on your dependents is missing or inaccurate, make the changes in the dependent's record and click on **"Save."**

Note: Please include your spouse and any dependent children even if you do not carry benefits coverage for them.

1

the power of One

My Profile My Benefits Enrollment Print Log

Profile
Dependents
Beneficiaries
User ID and Password

Sample

Update Phone Save

First Name John MI

SSN 123001234

2

My Profile My Benefits Enrollment Workflow Setu

Dependents for: John Sample

This roster is used to assign Dependents to
Your ability to designate dependents under

Add Dependent

Dependent Name

Jane Sample

3

Dependent Name

Jane Sample

Save Term Benefits Update Address

First Name Jane Middle M



4. To add a new dependent, click on “**Add Dependent.**”

5. This will bring up a box for you to complete your dependent’s first and last name, birth date, relationship, and gender.

Click “**Save**” to add the dependent to your record.

Note: adding a dependent to your roster will not add that dependent to benefit plans. Dependents can be added to benefit plans only during open enrollment or a qualifying life event.

The City of Saint Paul requests that you add your spouse and any dependent children to your dependent record even if you do not cover them under any plans.

6. To assign your beneficiaries, click on the **My Benefits** tab at the top of the screen and choose **Life and Disability Plans**.

6 On the next page skip to *step 2*

4

Dependents for: **John Sample**

This roster is used to assign Dependents to Your ability to designate dependents under

Add Dependent

Dependent Name
Jane Sample

5

Add A New Dependent

Save

First Name Middle Last Name

SSN No Dashes Date of Birth (mm/dd/yyyy)

Gender Relationship

Is dependent covered by other health insurance? ☐

Is dependent a Full Time Student ☐

Is dependent Medicare Eligible ☐

Is dependent Disabled ☐

My Profile	My Benefits	Enrollment	Workflow	Setup	Print	Logout
	Medical Plans					
Dependent	Dental Plans					
This roster	Vision Plans					
Your abil	Life and Disability Plans					
Add Depend	Flexible Spending					
	Benefit Statement					

On Dependents to certain benefits.

Dependents under a specific benefit will be d



Viewing Your Elections and Adding Beneficiaries

After logging in you will be brought to your *Profile* page.

Please review and change your **Marital Status** if it is incorrect.

From the **Profile** screen you can go to your life plan elections to add and assign your beneficiaries.

If you have flexible spending accounts, you can look up your balances and claim details.

1. To assign your beneficiaries, click on the **My Benefits** tab at the top of the screen, choose **Life and Disability Plans**.

2. The Life Benefits screen will show all your current life insurance and disability plan elections. (Click on the **Plus sign** next to each plan to expand it and show the plan's details.)

Above each plan you will see a “**Click Here to Review Beneficiaries**” button.

Clicking on that button will bring up any beneficiaries assigned to that life plan. If you have not previously entered any beneficiaries, none will be listed.

1

Benefit Ready
Member: Jeffrey LaValle Company: Demo Company

My Profile My Benefits My Accounts My Plans My Documents My Claims My Settings

Profile For: Jeffrey LaValle Status: Active ID: 67370

Update Profile

First Name: Jeffrey Last Name: LaValle
DOB: 3/12/1976 Date of Birth: 3/12/1976
Date of Hire: 11/1/2006 Marital Status: Married
Gender: Male

E-Mail Address: j.lavalle@outsources.com Employee ID:

Eff Date	End Date	Address1	Address2	City	State	Zip	County	Country	Type
2/21/2007	2/20/2007	10		Logan	IN	35123			Physical
1/1/2007	2/20/2007	1059 scammah rd		Logan	IN	35123			Physical
Eff Date	End Date	Salary	Type	Eff Date	End Date	Phone	Type		
2/1/2007		\$10,000.00	Base Salary	1/1/2007		6514514833	Home		
11/7/2006	2/20/2007	\$27,000.00	Base Salary						

2

Benefit Ready
Member: Jeffrey LaValle Company: Demo Company

My Profile My Benefits My Accounts My Plans My Documents My Claims My Settings

Life and Disability Elections For: Jeffrey LaValle

Supplemental Life

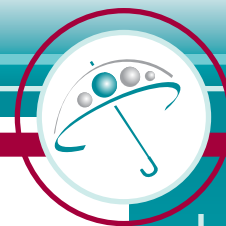
Member Paid

Benefit	Premium	Effective	End Date	Status	Pending
\$250,000.00	\$42.69	2/1/2007	12/31/20...	Approved	

Click Here to Review Beneficiaries

Basic Life

Basic LTD



3. Click on “Add a Beneficiary” in the pop up box to add ALL your beneficiaries, even those you wish to assign to other life plan elections.

4. As you add each beneficiary complete the information requested and click on “Save.”

5. After you have added all your beneficiaries, assign them to your life insurance plan by clicking on the checkbox to the right of their names, choosing Primary or Contingent Beneficiary, and the percentage.

(You can have as many Primary and Contingent Beneficiaries as you want, but the total for a particular plan can not total more than 100% of the benefit all Primary and 100% for all Contingent. If you would like to have any benefit go to your estate or a trust, create a beneficiary for the estate or trust.)

Open each of your life insurance plans and assign the beneficiary(s) you want for that plan. When you have finished you can log out or, if you have flexible spending accounts, view your balances and claims.

3

Select Your New Beneficiaries:		
<input type="checkbox"/> Erin LaVallie	0	Primary
<input type="checkbox"/> Gene LaVallie	0	Primary
<input type="checkbox"/> Eugene LaVallie	0	Primary
<input type="checkbox"/> trygvee LaVallie	0	Primary
<input type="checkbox"/> third dude	0	Primary

Total Primary 0 Total Contingent 0

Add A Beneficiary **Don't Make Any Changes** **Save**

4

Add A New Beneficiary to Your Roster

Save **Don't Add**

First Name Middle Last Name
Address 1 Address 2
City State
Zip Phone
Relation

5

Select Your New Beneficiaries:		
<input checked="" type="checkbox"/> Erin LaVallie	100	Primary
<input type="checkbox"/> Gene LaVallie	0	Primary
<input type="checkbox"/> Eugene LaVallie	0	Primary
<input type="checkbox"/> trygvee LaVallie	0	Primary
<input type="checkbox"/> third dude	0	Primary

Total Primary 0 Total Contingent 0

Add A Beneficiary **Don't Make Any Changes** **Save**



Viewing Your Flexible Spending Account

1. Roll the mouse over the **My Benefits** menu and a drop down menu will allow you to choose to view any of your benefit elections.

To view your FSA elections and claims, click on **Flexible Spending**.

1

Member: Joan S

My Profile | My Benefits | Enrollment | Print | Logout

Medical Plans
Dental Plans
Vision Plans
Life and Disability Plans
Flexible Spending
Benefits Statement

Profile For: Status: Active

Update Add Save

First Name: MI Last Name: Date of Birth: Marital Status: SSN: Date of Hire: 1/13/2007 Gender: Female

2. The *Flexible Spending Account* page will show your:

- Elections
- Deposits
- Total annual claims
- Total payments
- Total denied amount
- Total funds available

To view your FSA claim details, click on the **effective date of the plan** you want to view claims for.

2

Member: Joan Smith Company: Demo Company

My Profile | My Benefits | Enrollment | Print | Logout

Flexible Spending Accounts for: Joan Smith

Click on the Plan Date to see details of this Account

Plan Name	Plan Date	Election Amount	Deposits	Claims	Payments	Denied	Available	Election Period
Daycare FSA	1/1/2011	\$5,000.00	\$0.00	\$370.00	\$0.00	\$0.00	\$0.00	Annual
Medical Flexible Spending	1/1/2011	\$2,300.00	\$0.00	\$57.00	\$0.00	\$0.00	\$0.00	Annual



3. For each claim the detail will show:

- Claim dates
- Submitted amounts
- Denied amounts
- Paid Amounts

3

Claim No	Claim Date	Claim Amount	Denied Amount	Payment Amount	Notes
74	1/19/2007	\$250.00	\$0.00	\$0.00	Notes
75	1/22/2007	\$85.00	\$0.00	\$0.00	Notes
76	1/22/2007	\$35.00	\$0.00	\$0.00	Notes

Deposits

Date	Amount
------	--------

4. To log out, roll over and click the **Logout** menu item on the right end of the top navigation.

4

Claim No	Claim Date	Claim Amount	Denied Am
74	1/19/2007	\$250.00	\$0.00
75	1/22/2007	\$85.00	\$0.00
76	1/22/2007	\$35.00	\$0.00